

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Emily M. Troyan) Case No. 21-22509-CMB
) Chapter 13
Debtor)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to provide for increased mortgage payment.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated November 2, 2021
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 2,492.00 to
\$ 2,585.00 per month, effective December, 2024 ; and/or the Plan term
shall be changed from months to months.

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- X Other: PennyMac Loan Services, LLC shall be paid \$1,601.21 per month beginning December 1, 2024 as per the Notice of Mortgage Payment Change dated November 4, 2024.

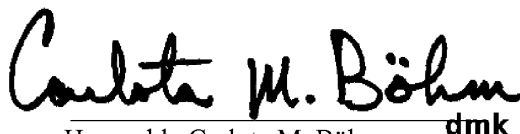
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 21st day of November, 2024

Dated: 11/21/2024



Honorable Carlota M. Böhm **dmk**
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb

Counsel to Debtor

Lauren M. Lamb, Esquire

Steidl & Steinberg, P.C.

436 Seventh Avenue, Suite 322

Pittsburgh, PA 15219

(412) 391-8000

PA I. D. No. 209201

llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt

Counsel to Chapter 13 Trustee

FILED

11/21/24 2:11 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Emily M. Troyan
Debtor

Case No. 21-22509-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 21, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db	+ Emily M. Troyan, 101 Hillcrest Road, Renfrew, PA 16053-1209
15436577	+ Allison J. Kiffin, Esq., c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15433012	+ Email/Text: bncnotifications@phea.org	Nov 21 2024 23:56:00	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15433013	+ Email/Text: bankruptcycafe@affinityfcu.com	Nov 21 2024 23:56:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
15436578	+ Email/Text: rmcdowell@slgcollect.com	Nov 21 2024 23:56:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N, Ste. 100, Cherry Hill, NJ 08034-1925
15439231	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 00:04:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15433014	+ Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 00:04:48	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15433015	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2024 00:15:11	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15433016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2024 00:04:49	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15455135	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 21 2024 23:56:00	Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15447710	Email/PDF: resurgentbknofications@resurgent.com	Nov 22 2024 00:04:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15433017	+ Email/PDF: ebnotices@pnm.com	Nov 22 2024 00:04:49	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15439038	+ Email/PDF: ebnotices@pnm.com	Nov 22 2024 00:04:22	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15435451	+ Email/Text: tdebn@credbankserv.com	Nov 21 2024 23:56:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15433018	+ Email/Text: bankruptcy@td.com	Nov 21 2024 23:57:00	Td Retail Card Services/Samsung, Attn: Bankruptcy, Po Box 731, Mahwah, NJ 07430-0731

TOTAL: 13

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 21, 2024

Form ID: pdf900

Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES
cr	*+	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Emily M. Troyan julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6